

HARISH TIWARI

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Seeking assignments in Sales & Marketing / Collection / Business Development / Re-Finance with an organisation of high repute

Professional Synopsis

- ♦ **Nearly 13 years** of rich and comprehensive experience in Finance& Marketing, Collections, Customer Relationship Management and Team Management.
- ♦ Adept in managing business operations and expertise in determining company's mission & strategic direction as conveyed through policies & corporate objectives.
- ♦ A strategic planner with proficiency in devising strategy for collection and recovery from clients against pending/ unpaid bills after providing advice on the various payment options.
- ♦ Ability to support and sustain a positive work environment that fosters team performance with strong communication and relationship management skills.

Work Experience

Worked with **L&T Finance Ltd** as a Retail Associate from May-2006 to Dec-2010

Worked with **Kotak Mahindra Bank Ltd.** as a Relationship Manager From Jan-2011 to June-2017

Working with **TVS Credit Services Ltd.** as Bussiness Executive From July-2017 to June-2018

Based at Gadarwara and covering 2 Tehsil of Narsinghpur district. & reporting to the Culster Head at Jabalpur & motivating my two sub-ordinates to achieve yearly targets

Worked with Ess kay fincorp Ltd.as a Senior Branch Sales Officer from July-2019 to June-2020..Based at Narsinghpur Branch.

Worked with Hinduja Leyland Finance Ltd as a Product Executive from July-2020 to Dec-2021.

Working with CNH Capital India Pvt.Ltd ,Relationship Manager from Aug 2022 to Aug.2023

Based at Seoni (M.P)

Core Competencies

- ♦ **Sales and Marketing:** Running the sales and marketing operations & accountable for increasing sales growth and driving sales initiatives in order to achieve business goals. Conducting competitor analysis & competency mapping for keeping abreast of market trends and competitor moves to achieve market share metrics.
- ♦ **Collections:** Managing and monitoring delinquent account collection and establishing terms of payment. Conceptualizing & implementing recovery strategies in case of payment defaults. Supervising the team for managing high value fraud cases / defaulters / insolvent clients and initiating appropriate legal actions against them.
- ♦ **Client Servicing:** Interfacing with clients for ascertaining requirements, making presentations and delivering need based product solutions. Ensuring speedy resolution of queries & grievances to maximize client satisfaction levels.
- ♦ **Team Management:** Recruiting, training & monitoring the performance of team members to ensure efficiency in sales, operations and meeting of individual & group targets. Conducting meetings for setting up objectives and designing or streamlining processes to ensure smooth functioning of sales and operations.

Career Contour

L&T Finance Ltd. Bhopal: Since June 2006 To Dec 2010
Retail Associate(Business & Collection)

Accountabilities:

- ♦ Do appropriate Field Investigation for Tractor Retail Finance.
- ♦ Handling the collection according ageing and conducting daily visit of the client sites.
- ♦ Generating business and ensuring the collection of the entire demand list.
- ♦ Collecting 90% CD+OD.
- ♦ Monitoring the timely repossession of assets, proper disposal and minimizing the losses on resale.

- ♦ Monitoring the operations done from company's dealers / brokers, etc.
- ♦ Managing the responsibility of financial dealings.
- ♦ Executing daily analysis of statements and target achievement analysis.
- ♦ Coordinating the corporate and group financial procedures.

Kotak Mahindra Bank Ltd. Bhopal: Since Jan 2011 to June 2017
Relationship Manager(Business & Collection)

Accountabilities:

- ♦ Do appropriate Field Investigation for Tractor Retail Finance.
- ♦ Handling the collection according ageing and conducting daily visit of the client sites.
- ♦ Generating businessfor New Tractors and Re-Financing of Old Tractors.
- ♦ Monitoring the operations done from company's dealers / brokers, etc.
- ♦ Managing the responsibility of financial dealings.
- ♦ Executing daily analysis of statements and target achievement analysis.
- ♦ Coordinating the corporate and group financial procedures.

Highlights:

- ♦ Products handled: Tractor, and Refinance.
- ♦ Successfully organized the loan mela and regular follow to hot and cold enquire.
- ♦ Significantly handled the Tractor division.
- ♦ Effectively maintained relation with Dealer and Brokers.

Scholastics

- ♦ High Secondary School from M P Board Bhopal
- ♦ B.A Final year. from BarkatullahUniversity, Bhopal (M.P.)

Technical Qualification

- ♦ Diploma in Computer Application from RDI, Bhopal.
- ♦ Diploma in Computer Programming from Marya computer Science, Bhopal.

Personal Dossier

Father Name: S.K.Tiwari
Date of Birth: 19th Dec , 1969
Marital Status: Married
Address: Flat No-1,Bhojpur Tower,G-1 22-23 Gulmohar Colony,Bhopal (M.P)

Declaration

I hereby declare that the above information is true to the best my Knowledge and belief.

Place :Bhopal

Date :28/11/2023

Harish Tiwari